

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

CIVIL ACTION NO. 04-10073-NG A/H: 38

WILLIAM P. CHERNICOFF,  
Plaintiff

v.

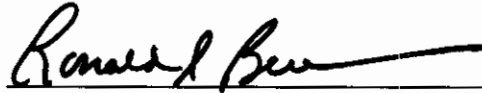
NCO FINANCIAL SYSTEMS, INC.,  
LOVELACE HEALTH SYSTEMS,  
EQUIFAX INFORMATION SERVICES,  
INC., BIRCHWOOD CREDIT  
SERVICES, INC., TRANSUNION  
CORPORATION, and EXPERIAN  
NATIONAL ASSISTANCE CENTER,  
Defendants

**STIPULATION OF DISMISSAL AS TO DEFENDANT  
BIRCHWOOD CREDIT SERVICES, INC.**

Now come the Plaintiff, William P. Chernicoff ("Chernicoff"), and Defendant, Birchwood Credit Services, Inc. ("Birchwood") and pursuant to the provisions of Rule 41 (a)(1)(ii) of the F.R.C.P., hereby stipulate that the Complaint against Birchwood be dismissed in its entirety, with prejudice and without costs to either party. This Stipulation of Dismissal does not dismiss Plaintiff's Complaint against the remaining defendants.

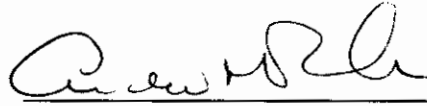
The parties hereby waive the Clerk's notice of the entry of this Stipulation as required under Rule 77(d), of the F.R.C.P., and also waive all rights of appeal therefrom.

BIRCHWOOD CREDIT SERVICES, INC.  
By Defendant's Attorneys



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WILLIAM P. CHERNICOFF  
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NCO FINANCIAL SYSTEMS, INC. and  
LOVELACE HEALTH SYSTEM  
By their attorneys

TRANS UNION LLC  
By its attorney



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Dated: 5/26/05